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ABSTRACT

The New Youth Entrepreneur curriculum is a series of 12 youth-oriented educational modules containing instructional materials, learning activities, and checkup exercises designed to teach students key elements of entrepreneurship. This document is the third module, which focuses on issues related to starting a business and providing ideas for potential business opportunities. The first section addresses issues that should be kept in mind when evaluating a potential entrepreneurial venture, covering necessary equipment and supplies, transportation needs, first steps in setting up the venture, marketing the service or goods, and advantages and risks in pursuing such a venture. The second section describes 38 potential business opportunities designed for students to use or to spark other creative ideas. Sample ideas include the following: (1) making and selling simple swings;* (2) becoming an umpire or referee for local youth sports programs; (3) selling light bulbs, trash bags, other household items door-to-door; (4) painting addresses on curbs and mailboxes; (5) filling cracks in driveways, sidewalks, and patios; (6) writing computer programs for home and small business use; and (7) checking fluid levels in automobiles door-to-door. (CELCEE, an Adjunct ERIC Clearinghouse on Entrepreneurship Education) (MAB)

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# The New Youth Entrepreneur

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# Getting Ready For Entrepreneurship

## Business Ideas For All Communities

Module 3

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# THE NEW YOUTH ENTREPRENEUR

## Business Ideas for All Communities

### Module 3


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# Business Ideas For All Communities

- Can I start a business of my own?
- "Bright Ideas"

# Business Ideas for All Communities

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# Business Ideas for All Communities

At the end of this module, you will be able to:

1. Explore multiple entrepreneurial activities for young people.
2. Define the following aspects of analyzing entrepreneurial ventures and explain why each is important:
   a. Needed equipment and supplies.
   b. Necessary transportation for your type of venture.
   c. First steps in setting up entrepreneurial activity.
   d. Marketing the Good/Service.
   e. Advantages of pursuing the entrepreneurial venture.
   f. Risks of pursuing the entrepreneurial venture.
3. Select and analyze an entrepreneurial opportunity according to the aspects "a" through "f" given above.
4. Identify at least one entrepreneurial idea which fits your neighborhood and your interests, abilities and goals; next, start planning the initiation of the new venture.

# Can I Start a Business of My Own?

## New Entrepreneurs
## Easy In . . . . . Easy Out

Chandra really respected her Aunt Salva who operated a word processing business out of her home. Yes, Aunt Salva worked hard but she was her own boss. Aunt Salva enjoyed independence. She always seemed to have enough money for the things she wanted, even though she did not seem to be super wealthy. Chandra wondered if her aunt's contentment with her work was a major reason for her self-confidence.

"Oh, to have that satisfaction, self-confidence, and financial security," thought Chandra. How could Chandra develop these traits? Perhaps she should start her own business, but she thought high school students are probably too young for that. In any event, probably all the good opportunities are taken. Anyway, how does one analyze whether an opportunity is good for you or not? All of it certainly seemed confusing to Chandra.

# Can I Start a Business of My Own?

## OK, You Can

There are opportunities galore if you look for them. Yes, there are plenty of opportunities in your neighborhood if you sit down and think about it for a while. Some of those opportunities will fit your interests and abilities. Starting a business at your age does not mean you have to stay with it for life. There are many businesses which can be easy in — easy out.

This module is an outline of some ideas for enterprises to be done by young people like you. If you like one of the ideas, and you can follow the first steps, run with it. If you don't like any of these, then use them to "spark" your own ideas. Take a part of one idea, combine it with a part of another idea, turn it upside down with opinions from your friends . . . and go for it.

The next few paragraphs outline things to watch out for in analyzing any entrepreneurial opportunity. They also give some idea of the planning you should do to give your new business a greater chance of succeeding. Studying the analysis of the opportunity can help you determine whether you can or should go ahead with the business idea. You will see references to topics such as Equipment and Supplies, Transportation, First Steps, Marketing Advantages, and Risks repeated over and over again. For each one, a definition of that topic will be given, followed by some general suggestions or guidelines in regard to that area. That's because these things are part of starting a business.

**EQUIPMENT & SUPPLIES:** Equipment and supplies include items you will need in the operation of your business. Equipment may be the items necessary for the production of your good/service, but can also be items necessary for the management process of your business. Supplies are those items that are used up as the business operates, and will need periodic replacement. For the most part, you use what you have on hand, can borrow, buy for little money, or scrounge.

If you have limited cash and do not have a way to get money, you may be limited in the businesses you can try if you need to buy the supplies and equipment. In such a case, choose another option or find a way to be creative in using "found" materials that you need.

Many times the initial "seed" supplies and equipment may be borrowed or rented. Parents or relatives are good people to start with. Some of your profits should go toward replacement of supplies (window cleaner, paint, rags, paper, pens, sales

slips, etc.) and equipment. If the family car is used, some of the income from the business should go toward maintenance or gasoline. To use microcomputers, it may be necessary to buy a supply of disks.

If you need to use things from your home (power tools, phone, etc.), then you should seriously consider working up a simple but formal written agreement with the other family members about when you will use the equipment, the total number of hours you will use it per week or month, and the amount you will pay for using it. Then make sure you stick to the bargain. This will keep peace in your home.

**TRANSPORTATION:** This involves defining what you will need for transportation to produce and sell the product or service. Some of you will be limited to what you can do because of your available transportation.

If you are below the age to drive a car legally, then face it — you will be on foot, bicycle, moped, or public transportation. Plan your jobs around this limit. You may get an older brother or sister, or parent, to help you out now and then, but don't count on their help on a regular basis.

If you are legally able to drive, do you own your own car? If you have to borrow the family car, or one which belongs to an older family member, you may not be able to depend on having it when you need it. You certainly shouldn't expect to have it for free. A written agreement for its use should be worked out and you will need to check about insurance coverage when you are driving it.

Later, examples of businesses that require a car and do not require special transportation are provided. If you do not need to cross many miles of city or freeway each day, a great deal can be done by moped or bicycle. The biggest problem with either of these is limited carrying capacity. Bicycle baskets may be part of the answer. Another suggestion would be to search out back issues of *Mother Earth* bicycling magazines for designs to build a bicycle trailer. A very heavy or bulky load may be carried on a trailer attached to a bicycle or moped as long as you don't try for a speed greater than that of a typical jogger. Sorry, but the freeways are out — it's back roads for you.

You might also check out public transportation such as the bus, trolley, trains, and even taxi cabs. Hitching a ride is out! Besides the danger, you can't count on getting a ride when you need it.

# Can I Start a Business of My Own?

**FIRST STEPS:** Listed here are the first things that you should do to get an entrepreneurial opportunity off the ground.

Most of the time, your first step will be to decide if you can sell what you have to offer. You usually can't afford (either in money or time) to take on work that has to have a large investment in advertising. Look over what you want to do, from the viewpoint of the customer. Have you found something that the customer needs or wants? Do consumers want it, desire it, demand it. . . or will you have to sell them on why they should part with their money to pay you for it? For your entrepreneurial activity, be sure that your customers want and can afford to buy what you have to offer. Keep in mind that people in different neighborhoods can and do have different wants. In other words, an entrepreneurial venture may be successful in one neighborhood but not in another because of differences in wants.

Also, check around to find where your customers are. If they are far away, it might not be profitable to serve them. Bicycling or walking 10 to 15 miles to your customers is a long way to go round trip

**MARKETING:** This aspect refers to how you are going to get the message to other people to whom you are selling a particular item or service. Before you can sell the item you are producing, people must know it is available from you. Marketing may also involve demonstrating the service, showing a sample of the good, and/or answering questions about the item you are selling. It

also involves pricing the item. These aspects cover what is commonly called marketing - product, place, promotion, and price.

In most cases, your marketing plan does not have to be elaborate and costly. It may mean some fliers, calling cards, and bulletin board notices. It may mean a well organized door-to-door campaign.

Some young people have a built-in disadvantage when they seek to start businesses in an adult world — few adults believe them, or take their goals seriously. You should expect this. Expect to encounter disbelief or amusement and have courteous arguments ready to counter the disbelief.

In other cases, adults are more than willing to support and shop at a young person's business because they are interested in helping young people. It is important not only to recognize this group of people but also to be able to get along with them.

**ADVANTAGES:** There are many advantages of a young person starting an entrepreneurial venture.

Unless you are wildly successful, you need not pay a great amount of attention to the world of taxes, beyond a relatively simple income or sales tax payment. Unless you are an exceptional person, your business will be set up to run for a limited amount of time, perhaps for a summer, probably for less than four years. It may change, grow, and eventually be sold, if very successful.

Other advantages are that you can earn money, gain self-confidence in a job well done, and get to know more about how the business world works. Also, you will learn more about yourself: what you like/dislike, what you are good at doing, and what you might want to do in the future. You probably will develop some new skills through starting your own business.

**RISKS:** The risks of the venture include what you may lose as a result of starting the business. Risks also can include the chance for problems when producing and marketing the item. There are risks in any entrepreneurial venture. In choosing an opportunity to pursue, make sure that you can live with the risks — meaning that if the worst happens, you will not completely fall apart.

# Can I Start a Business of My Own?

It is always possible for you to fail in your business. You may have overestimated your ability to sell yourself, your product, or your service. You may not have the right opportunities. Even with your parents' support, you may not have enough cash to get your venture going. You may have to stop simply because your family asks you to. You may lose interest. Your steady date may force you to choose between your enterprise and him/her. You may be discriminated against because of race, religion, sex, age, or handicap. You may simply have an unfortunate opportunity.

Use your failure, and learn from it. Many successful entrepreneurs, such as Henry Ford, had many failures before they experienced success. If possible, try again, with the same idea, or a new one. A failure at an enterprise is not the end of the world. Instead, it should be a learning experience. There is no possible thing that may happen to you as a young entrepreneur that does not carry a lesson for you. Remember the saying, "No success is permanent, no failure is final."

Before looking at the ideas, let's see if you understand some of the primary concepts you just read.

# Can I Start a Business of My Own?

## Check Point! Check Your Understanding

1. Why are there always entrepreneurial opportunities for you wherever you might be?

2. When looking at an entrepreneurial opportunity, it is important to study various aspects of the opportunity, such as:

   (a) equipment needed

   (b) transportation needed

   (c) steps for getting the venture off the ground

   (d) marketing

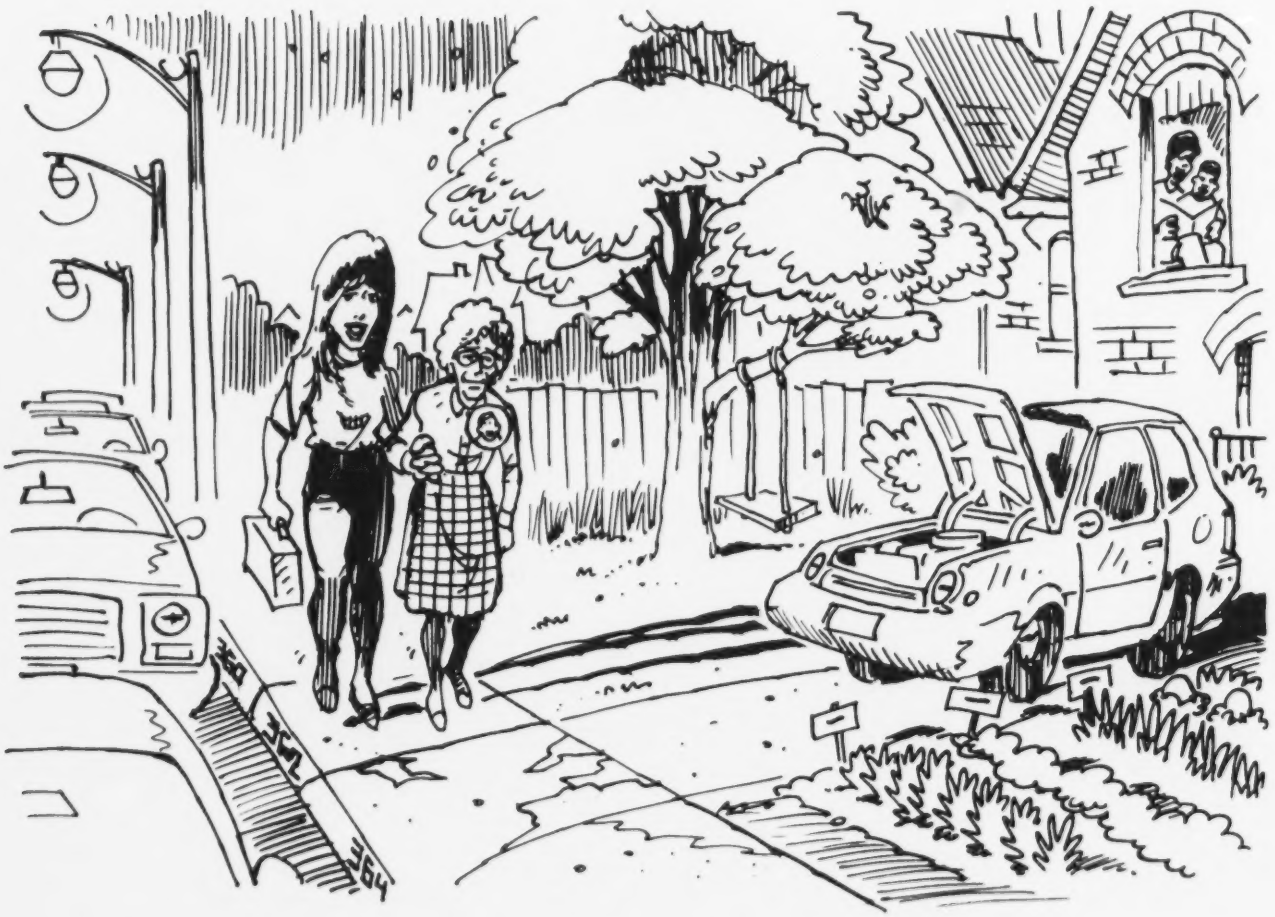
   (e) advantages of venture

   (f) risks of venture

Define each of the aspects and indicate why each is important for a person to study before starting an entrepreneurial venture.

3. Comment on the following statement: "If an entrepreneurial venture has any risks, one should forget it."

# Bright Ideas



**On the following pages some "bright ideas" for businesses are described. Try them out, or use them as triggers to spark your own ideas for a business.**

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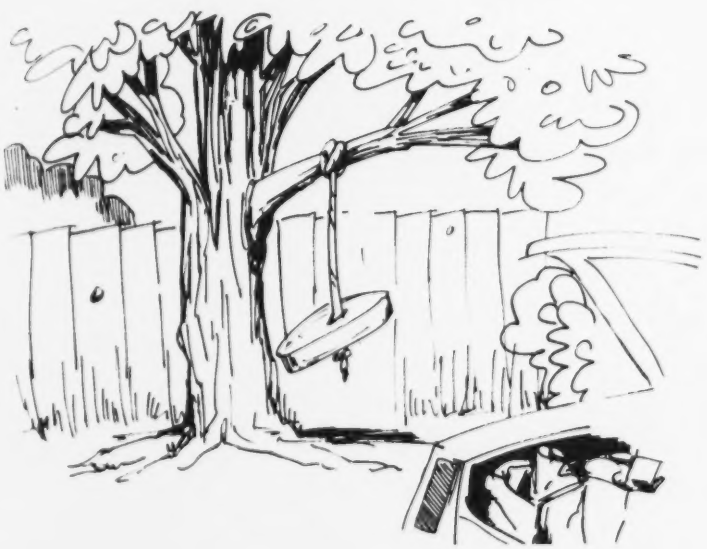
# Monkey Shines

## (Make and Sell a Simple Swing)

A simple swing, suited for the outdoors where there are trees, may be made from cheap materials. Cut a round wooden disk of 1" thick wood, about 12" in diameter. Plywood will do here. Drill a hole in the center, about 1/2" to 3/4" diameter, to fit a rope of that size. Round the edges with a wood rasp, and then sand it smooth. Paint the disk with a bright color, enamel, outdoor paint: yellow, orange, or day-glo green. Whip the end of the rope (to prevent unraveling). You can use a plastic dip solution to save time (see your local craft and hobby shop). Push the rope through the hole in the disk. Tie a simple overhand knot in the rope. Then, at the customer's location, throw the disk and rope over the tree limb to be used. Cut the rope so that there is enough length to allow the swing to hang near the ground. Then make an eye-splice in the cut end, working on the spot at the customer's location. Whip this end, too.

(Of course, you'll have to learn how to make an eye-splice. Borrow a book on knots and rope-work from your local library.) Untie the knot, remove the disk, and pass the unknotted end through the eye-splice, so that, when the rope is pulled, a lock is formed around the tree limb. Reattach the disk, and re-knot the rope end. The child using the monkey-swing puts the rope between his legs, and sits on the disk, facing the rope.



**EQUIPMENT:** You must have access to wood, simple hand tools and, perhaps, a saber saw, plus a drill capable of boring holes to 3/4" diameter. A wood rasp, Stanley Surform tools and sandpaper are needed, as well as paint and brushes. You will need a coil of rope which ought to be of nylon.

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# Bright Ideas

**TRANSPORTATION:** You can walk or ride a bicycle to sell these swings.

**FIRST STEPS:** **(1)** Build a swing, to get a "feel" for the project. Make your errors on this first one. **(2)** Take pictures of it in use. **(3)** Learn how to make an eye-splice in some discarded lengths of rope. **(4)** Talk to your parents or friends about money to make the first swings. **(5)** Go around your neighborhood and get orders for swings. Take your best swing with you, as well as some photos of a child having fun using one.

**MARKETING:** You may organize younger kids to help, making this a group effort. Sales would be best done door-to-door, in neighborhoods where there are younger children, and where there are houses with trees in the yard. Perhaps local day-care centers or private schools would be good customers. If you have a camera, a few color photographs of a swing in use would be a lot of help in selling them.

**ADVANTAGES:** This is something that can be made with very little equipment, assuming that someone who trusts you has the needed woodworking tools, and you know how to use them. If you must buy all or most of the tools new, this would not be a good job. You'd spend so much buying or renting tools that you wouldn't make any money.

**RISKS:** You will be working with wood, risking splinters, and with hand and power woodworking tools, risking injury. You must do careful work when you knot the rope, and make the eye-splice. Choose paint that is not poisonous. Your investment of time and materials may not pay off if the children in the area do not like the swings.

# Y'Er Out!

## (Be an Umpire or Referee for Little League Games)

If you have an interest in sports, especially baseball, you could become a sports official. Many little league, pony league, and other organized children's sports often can't get started because there is no one around to umpire the game. Don't count on the parents; the kids need a person who knows the rules, can be fair, doesn't lose his/her cool, and who can keep the game moving. You'll need to prepare by taking courses offered locally by sports associations. You'll take these courses in the winter, and probably work during the late spring, summer, and mid-autumn. A person as young as 16 can do this work well. You will have to be, or become, someone who comes across as fair at all times, even when you're getting trouble laid on you from other adults, coaches, and kids.

# Bright Ideas

**EQUIPMENT:** You'll need an umpire or referee's uniform, and a whistle, shoes, mask, rule book, etc.

**TRANSPORTATION:** Moped or bike. A car would help here, as always, but would not be needed.

**FIRST STEPS:** **(1)** Look in your area phone books for sports associations. Go to games, and afterwards, talk to the umpires or referees. **(2)** Prepare by reading rule books and watching games from the viewpoint of the referee. It's different from the way the player or fan sees the game. **(3)** You'll probably have to join an organization, and pay yearly dues. **(4)** Contact the sponsors of little league and company-backed games to see if there is a need for more umpires, or perhaps substitute umpires when the permanent one cannot make a game.

**MARKETING:** When you take the coursework, find out the places that will need umpires or substitutes for the coming season. Generally speaking, your instructor will be able to provide a list of contacts. Another way to market your services is to make yourself known to key officials of little league, pony league, and other organized sports programs in your neighborhood/town/city. If you are entirely turned down due to lack of experience, make sure you umpire some games even if you do a few of them for a little or no charge.

**RISKS:** Keep your hard hat on all the time. Even softballs pack a punch. You have to be seen as fair all the time. If you let yourself make a call that is based on friendship, sympathy, or when you're angry, you are calling yourself out of a job. Umpires and referees don't share any of the team spirit. Before and after the game, while the others are sharing team spirit around the soft drink stands, you will not be able to join with the same sense of sharing. You'll be on the outside, looking in.

As indicated, you will need to spend some time and probably money to attend a class on rules, interpretation of rules and how to keep the games fair and interesting. If you don't get an umpire position, your investment of resources could be viewed as "down the drain". Keep in mind that you can use the information in later years, well into adult years. So, the time and money investment in the course may not pay off right away but it could very well do so in the long run.

# Light Up The Night

## (Sell Light Bulbs, Trash Bags & Batteries Door-To-Door)

Most households have lamps and fixtures which need light bulbs and often have one or more bulbs burned out. You may make a nice bit of money by buying light bulbs, trash bags and batteries at a reduced price at a store, and then making regular rounds of your area, reselling the items at a higher price. These items are not heavy, but they are bulky. A carrying basket on your bike, or bag over your shoulders, should serve to hold the items.

**EQUIPMENT:** A bag, cardboard box, or something to carry the items, plus the light bulbs, trash bags, and batteries themselves.

**TRANSPORTATION:** Bike, walk or moped.

**FIRST STEP:** **(1)** Find a place to buy your items by the case. You'll need to have enough money to pay for an assortment of bulb sizes. You should make sure to have some of the odd size and shape bulbs such as spotlights, bug lights, plant grow lights, etc. You will also need an assortment of batteries.

**MARKETING:** To market this service, fliers, door-to-door contact, and ads in shopping circulars are good ways to get the message out about your service.

As part of the marketing plan, keep in mind that you are providing convenience and should then price accordingly. Think about your own home. How many times have you been out of light bulbs, batteries or trash bags? If someone knocked on your door at the right time you would probably buy them at almost any price.

You should then buy the bulbs at a low price and resell them at a higher price. You will be able to charge a few cents more, since you'll be delivering them. Always remember this basic principle, "Buy Low, Sell High".

## Bright Ideas

**ADVANTAGES:** The job can be done in the afternoon, evenings, and on weekends. If you can set up a schedule, you might even arrange for a signal to be left by the homeowner, which tells you how many of what kind to leave, and which gives you the money for the bulbs in advance. This could be hung from the doorknob, or from the mailbox.

**RISKS:** Not many. You could be stuck with one or more cases of light bulbs if business is slow, or you can't sell them. You might trip, fall, and wipe out your profits in one smash. You have to give a receipt for each order. You might find it a little hard to collect money from certain people in the neighborhood. Check them out and compare with friends having newspaper routes on the same streets. If someone won't pay, or never has anything less than a $20 or $50 bill, take your loss, and don't sell to them again.

# Curbside Service

## (Painting Addresses on Curbs and Mailboxes)

Have you ever tried to find an address of a home where you have never been before? The numbers could be anywhere over the front of the house, and are usually far too small. A good business would be painting house numbers on mailboxes and on curbs in front of homes. For this you need a fast drying paint, put on in the shape of a rectangle, to serve as background coat. This background can be any color that contrasts with the numbers. Then using stencil forms, the numbers are painted on with highway-quality paint, either in black, dark green, yellow or white. One home could be completed within 10 minutes. Always get the owner's permission, and have the number that you are to stencil written down in front of you as you work. Have the owner pay you at least half in advance.

**EQUIPMENT:** Stencil and outline forms, fast-drying paint, brushes or spray cans. Disposable brushes if spray cans are not used. Cleanup rags and cleaner fluid (for you and for spills). Paper and pencil to have house numbers written down by the home owner.

**TRANSPORTATION:** On foot or by bicycle

**FIRST STEPS:** **(1)** Check around the place where you live or close to where you live and see if there are any curbside numbers. Even if there are, see if they are readable, big enough, or whatever. **(2)** Make up a sample, done on cardboard covered with plastic if you want to get fancy. **(3)** Do a few for free, and take photos of your work. **(4)** Go around and get orders. Do the work right then. If possible, collect your money in advance; if not collect your money immediately after the paint is put down.

## Bright Ideas

**MARKETING:** By simple handouts, or by door-to-door selling. Have a sample of the work ready to show, when you go out selling. Be really sure to get the right numbers on the curb - don't confuse a "6" for a "9", or write "25" when you mean "52".

**ADVANTAGES:** You require little equipment to start; this is a fast-moving and profitable line of work. There would be little need for follow-up. You can also start and stop work when you please, although you must finish any job you agree to start.

**RISKS:** Few. Be prepared for some rejections, and perhaps for the unusual law, which says only local township workers can do such work.

# Lots of Veggies

## (Square-Foot Garden Installed)

One of the best ways to garden at home is by the Square Foot method. Devised by Mel Bartholomew (*Square Foot Gardening*, Rodale Press: Pennsylvania, 1981 — $11.95; paperback), this is one way of getting a large yield of vegetables from a small space. It is easy to take care of, and elaborate gardening tools are not needed. However, it is a lot of work to build and get it running. Your job would be to provide all the materials, build the square(s) and fill them with enriched soil. You would present your customer with a garden ready to be planted. For this, you would collect money for your materials and for your labor, plus a profit.

A very simple frame is built out of new or scrap wood, at the customer's location. You build a hollow square, four feet long on each side, out of boards. The edges of the boards are simply nailed together, each at right angles to the other, then set on the ground. New wood, treated against rot is best, but you can use anything that is available.

If the garden is to be set on the ground, you can use 1" x 4" or 1" x 6" boards, and dig out part of the soil beneath the boards. If you or your customers don't have any ground (for instance, if you have only a roof), a bottom piece is needed, a 4' x 4', probably of plywood, nailed to one side of the square.

# Bright Ideas

The "soil" is made from coarse vermiculite, topsoil, and any source of organic garden waste you can find that is weed-free. With a shovel or your hands, mix the vermiculite (often called pearlite) with the topsoil and anything else that you can find that goes into a garden. What you want is compost, which is just well-rotted vegetable matter. Whatever you do, be sure that the material is not contaminated with toxic waste. If in doubt, don't use it. In the city, compost may be hard to find, and you'll have to depend on things like peat moss that you'll have to buy. Each square gets a 1 lb. coffee can full of general purpose 5-10-5 fertilizer well mixed in.

Tell your customers that seeds or plants are then set into the sixteen 12"x12" squares allowed by the 4' edges. The "squares" can be marked off with string, run between nails or staples on the edges of the board, 12" apart. Or, if the customer doesn't want the string, lines can be drawn in the dirt by eye. Nothing is critical about the divisions.

**EQUIPMENT:** You'll need a saw, hammer, and nails, plus a source for boards. Wood that has been treated against rot is best. You'll also need coffee cans full of fertilizer, a large bag (four cubic feet) of coarse gardening vermiculite, and a bag or two of gardening topsoil, and maybe some peat moss or sand. All of these materials are readily available at garden supply centers and general purpose department stores, like Woolworth's, K-Mart, or Venture.

**TRANSPORTATION:** You could carry everything but the heavy topsoil on a simple trailer pulled behind a bicycle. Sorry, but all the materials are just too heavy or bulky for a young person to load on a bicycle alone. If the distances to your customers are not far, you can use a wagon or a grocery cart (get an OK from the grocery store to use the cart). The vermiculite isn't heavy, but it takes up a lot of space. A friend, parent, or older person with a car could help here. Perhaps the garden supply center would deliver to you for a fee, if you buy all of your supplies from them.

# Bright Ideas

**FIRST STEPS:** **(1)** Read the book, *Square Foot Gardening*, which was previously mentioned. Get it from your library, or have them order it for you, if you don't want to buy the book. There are many illustrations, so you can get an idea of what to do without reading a lot of material. **(2)** Build one square for practice, using good wood. The time for using discard wood comes later; build this first one out of good wood so that you can concentrate on getting it right. **(3)** Take photographs of the completed square. **(4)** Using the book and your photographs, go around your selling area and get orders. From each person, get a deposit to cover the costs of your materials. **(5)** Build and set up the garden for your customer. Take a picture of the completed garden. Get the customer's OK to use that photo for getting other orders. **(6)** Be sure to mention that, for a small fee, you'll take care of the garden, and that you'll install other "squares" as the customer needs them.

**MARKETING:** Door-to-door contacts work well, as does a simple handout describing your service. Make up a handout with a typewriter/computer or by hand, and get copies made. Ads placed in the local shopper's guide or penny saver newspaper also alert the public. You could put up a simple 3 x 5 card with a printed description of what you do in a local garden center. If you agreed to buy all your gardening supplies at one or two places, the owners could be asked to recommend you. You'll need to pay about $25 to $35 for the materials to build one square. If you contract for one or more gardens, you could offer — for a weekly fee — to water, weed, and take care of the garden you have just installed. This leaves planting and harvesting to the customer, two of the best and most satisfying tasks.

**ADVANTAGES:** This is a good way to earn money for the vegetable growing season, starting a couple of months before school is out for the summer, and ending a couple of months after summer break is over. Since you will be providing a total garden, set in place for the customer, each job is paid for at one time. You may get repeat business, if the customer wants additional "squares" of gardening space. A younger and older person team would make this business run well. If you want to really provide a complete gardening experience for your customers, you could — for a fee — provide the bucket, trowel, and hand clippers to them. Nothing else is needed for the square foot garden.

## Bright Ideas

**RISKS:** There are few risks here, as you won't be doing the gardening itself (although you might hire yourself or other young people as garden maintainers; this is a separate job). Your biggest risk will be the customer who contracts for a garden, then changes his or her mind, but only after you have constructed the square. Even this is small, since the materials could be taken to the next contract home, in the same area. Figure that it will take about two hours of work to build and mix one square, not counting the time needed to get materials.

# Make Them Safe

A lot of older people, especially those who can't walk very well, are nearly locked in their homes. This may be due to fear of attack, or lack of ability to carry anything heavy. In some areas they may be afraid of robbery when they go out to shop or make payments. If you know the streets and the neighborhood or town, you could provide yourself a job by setting up an escort service for these people. You will provide them with strong hands to carry purchases, and someone to protect them in cases where that is necessary.

**EQUIPMENT:** For this job, you may already own what you need. A bicycle with a basket would be very helpful for the deliveries.

**TRANSPORTATION:** You'll be on foot a lot and possibly on bicycle. In some populated areas, a bus or train could be used. You may need a car, like a station wagon, to carry purchases for others. If you don't have a driver's license, you may be limited in the use of the car because others in the family may not want to be bothered hauling you and a client around.

**FIRST STEPS:** **(1)** Look around to find out how many senior citizens there are in homes or apartments near you. **(2)** Check with senior centers for introductions to leaders within this loosely-knit group. **(3)** Make sure you know your neighborhood or town. If there are tough gangs in your area, make sure that you

know something about them and how they operate so you can protect yourself as well as your clients. **(4)** Talk to a few senior citizens in the area to see if they would be interested in using this type of service. **(5)** If you think you will be doing more of the escort service rather than the delivery service, analyze whether you have the patience to work with senior citizens who may move more slowly than you do.

**MARKETING:** Fliers distributed to the doors of senior citizens as well as bulletin board notices for senior citizen centers, churches, and grocery stores are two ways of getting the word out about your service. Positive word-of-mouth advertising can be a real plus. Keep in mind that many seniors have time to chat with one another which means that positive words can travel fast about your service if a positive experience is provided. Of course, word-of-mouth advertising can also close your business down if their experience with you is not good.

**ADVANTAGES:** This job can be done without a lot of preparation, and it is a much-needed service. You might even check out getting paid through some sort of grant put out by a public service or social group, or by the town or city.

**RISKS:** If you are in a neighborhood where there are a lot of tough gangs, you run the risk of getting hurt which is the usual risk that people have when spending time on the streets in those areas. There is also a risk that your business will suffer tremendously if you cannot handle emergencies with swiftness and grace. Suppose that you are escorting a client to the store and she falls. In such a situation, you must be able to call for help as well as comfort the client. If you panic in such a situation, word-of-mouth advertising will ruin any business that you had developed.

# Bright Ideas

## Once-Upon-A-Time

### (Telling Bedtime Stories to Children by Phone)

Dads and Moms ought to tell bedtime stories to their children, but this often gets pushed back when they're busy, or tax time comes, or for any of a dozen household emergencies. If you have a pleasant and lively telephone voice, and can read children's stories with interest, you might find that you can make money reading to children around their bedtime. This work is done by appointment, not just calling randomly at night. You'd know, at least by voice, the special needs and fears of each child to whom you talk.

So, from about 7:00 pm to 10:00 pm you would make local calls to families, and have the family's children listen to you. Each story would take about 15 minutes to read. Or, you could choose a longer story, stopping at places where there is some suspense. At the end of the month, you'd mail out a simple bill to the parents of each child listing how many stories were read, and about how long each took. Enclose a stamped envelope for their cash or check.

**EQUIPMENT:** Access to a telephone. A pleasant voice and manner. Stamps, envelopes, and simple billing forms.

**TRANSPORTATION:** none

**FIRST STEPS:** **(1)** Call your friends' parents to find out who has children, and whether they'd be interested in paying for this service. **(2)** You need to find sources of young children who like to hear stories. Contact local churches, temples, ministers, priests, and outline your idea. Get in contact with the teachers of Sunday schools and day care centers. **(3)** Also, contact any elementary school teachers, especially those in the kindergarten, 1st or 2nd grades.

## Bright Ideas

**(4)** See if any of these people will contact parents for you. You may want to have a simple handout printed, for them to distribute. **(5)** Work a lot on your speaking voice. Read into a tape recorder and listen to yourself. See if you can tell stories to young kids. Volunteer to do this at day care centers and Sunday schools. If you can keep the children's interest, you may have work. If they yawn and drift off, find something else to do.

**MARKETING:** Ads placed on supermarket bulletin boards, or in shopper newspapers would work well. If you can get lists of phone numbers related to child care, or can work a responsible deal with local day care centers, so much the better.

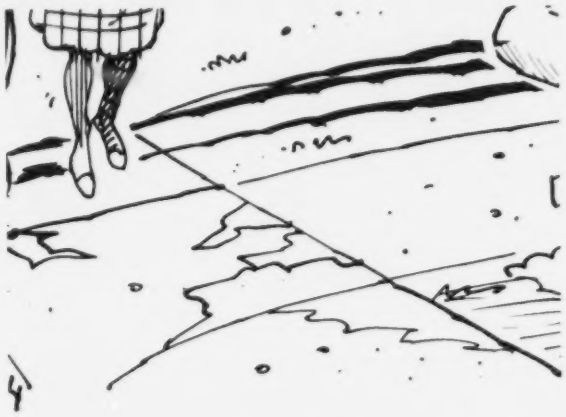
**ADVANTAGES:** If you have a good voice, but for some reason (illness, handicap, broken leg, etc.) you can't get out, this is an excellent way to bring in some cash. This job, while not hard, will depend heavily on your ability to keep up a schedule, and stick to it. You'll have to make a month's-long commitment to the work.

**RISKS:** You'll have to maintain a regular schedule of calls. Little children will depend on you to be there on the phone, right on time. They won't understand if you have to cancel without warning.

# Fill Those Cracks!

## (Filling Cracks in Driveways, Sidewalks, and Patios)

After a home or apartment has been built, and a few years have gone by, cracks start appearing in driveways and sidewalks. These don't look so good, but usually fixing them is something a homeowner puts off . . . and off . . . and off. If you were to go through several neighborhoods, offering to patch these cracks, chances are good that there would be no shortage of jobs. You would need to pull out all the weeds and green things that grow in the cracks. You'd need to measure the length of each crack, in number of feet (or meters, if you've gone metric). You'd use tubes of latex driveway caulk and a hand caulking gun for the smaller cracks, and buckets of patching compound for the larger holes. You'd sign a simple letter of agreement with each homeowner, stating how many feet of cracks you'd found, where the cracks were, and how much you'd charge per foot to fill them.



This job could be broken down into two. That is, some homeowners would only want the weeds and grass removed from their driveway cracks, and something put in the cracks that would prevent regrowth. Others would want you to fill the cracks after the weeds were out. Your prices for services would reflect that split in the work.

**EQUIPMENT:** Caulking gun, tubes of patch material, sacks or buckets of the same material (buy from local hardware or do-it-yourself store; you may be able to work a special discount deal with the manager if you buy steadily from a few sources). A spatula, trowel or other tool to smooth the patch material. You will need a weed and vegetation killer too, probably in a spray can.

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# Bright Ideas

**TRANSPORTATION:** This could be done on foot, hauling the materials in a wagon or handcart, or carried on a bicycle. A bicycle trailer would help here (build one from scrap material).

**FIRST STEPS:** **(1)** Go around your neighborhood or a nearby neighborhood, and see how many concrete or asphalt driveways have cracks, especially where there are weeds growing in them. **(2)** Do your own driveway at home, or that of a friend. If you can find a really bad one, and turn it into a really good-looking job, you can take pictures before you start and after you finish. Maybe you can work for free on this one, or for the cost of materials alone. **(3)** Get orders from neighbors and friends. **(4)** Get enough money from each person to cover the cost of materials as a "down payment".

**MARKETING:** You will probably go door-to-door, perhaps putting simple notices on doorknobs of houses. You might want to approach the resident manager of a nearby apartment complex. You could put up copies of your before-after pictures and your advertisement on supermarket bulletin boards.

**ADVANTAGES:** The materials are available and easily used. You only have to buy what you will need, according to the contracts you've won. Everybody who owns a home likely has a driveway, sidewalk, or some other asphalt or concrete surface. Cracking in summer or winter is common. You don't need a long-term effort here. The work is seasonal, from mid-spring to mid-fall.

**RISKS:** Few. You will have to read (or have some help reading) the directions on the materials exactly, and be prepared to come back and do more work on a job, if your repairs also crack. You'll probably have to practice on one driveway first, to get the "feel" of working with the tools and materials. You may find yourself with excess materials, if a homeowner backs out of an agreement before you start work. You have to have some money to buy materials to start. You must be very careful if you use a chemical weed killer.

# Who's Got The Button

## (Affixing Photos or Other Pictures to Pins and Buttons)

Photos taken with an "instant" camera can be quickly fixed to a pin button base. Use an instant camera (suggest the type whose prints do not lose chemicals when you cut them). Photograph the person and allow the film to develop. Cut out the head area with a sharp cutter, and glue it to the button blank. Create the button with a hand-operated press.

**EQUIPMENT:** Instant camera and film, the most basic model. Button maker (Edmund Scientific Company, 800-257-6183) and supplies. Scissors, pencil, pen.

**TRANSPORTATION:** Car, provided by others or your own, bus, or commuter train. You might use a bicycle, but the job pretty much demands at least two chairs and a table, and some bulky equipment. Towing all this on a bicycle might be a hassle.

**FIRST STEPS:** **(1)** Order the button maker, probably by mail, and a supply of button blanks. Your parents may have to pay for this, if you don't have the money yourself. Don't send cash through the mail. Use a money order, which you can buy at a bank or post office. **(2)** When it comes — allow several weeks for the mails — practice making buttons. **(3)** Make up a few special buttons, and have these out on display. **(4)** Make some arrangements with store owners or mall management for use of their space. Although they certainly won't give it away for free, they may give you a break on the price. Be polite and courteous.

# Bright Ideas

**MARKETING:** Set up in malls and in department stores, and places near newly opened stores, or places attracting large numbers of walk-by customers.

**ADVANTAGES:** You don't need much equipment to set up and it's available from a nationally respected source. It can be resold for only a small loss of original price later, if desired.

**RISKS:** Moderate. You may be unable to sell enough buttons to cover your costs for the first several weeks. You may have trouble finding a place to set up your stand. Cost of button maker and first supplies may be more than you can afford.

# Finish It

## (Edge Curbs, Removing Weeds)

One of the hardest chores of yard and garden work is putting the finishing touches on the yard: edging, cutting tall grasses, raking, and weeding. If you have access to an electric "weedeater" device, and some other tools, you can do these tasks for people who don't mind cutting their own lawn, but don't like to do these last tasks. You'll have to learn which things are weeds and which are wanted flowers, of course.

**EQUIPMENT:** Spinning "fishline" edging tool (commonly called a weedeater) and some long extension cords, hand clippers, trowel, gloves, and an edger.

**TRANSPORTATION:** On foot or bicycle

**FIRST STEPS:** **(1)** Learn how to operate your tools, including how to stow them in a wagon, bicycle trailer, or on a bike. **(2)** Do your own family's lawn for practice, and for free advertising. **(3)** Find out what to do with the yard clippings after you finish your work. In some areas, there are laws controlling disposal of them.

**MARKETING:** Sell this service door-to-door. Check out your neighborhood for people who may want this work. Evenings, afternoons, and weekends are your best bet for making contacts. Do one lawn for free, per street, as advertising, getting the customer to talk about your service. Maybe he or she will let you put a sign in the yard over a weekend, for this free effort. Agree to do a small part of a lawn or flower bed to show your skills. You may get an agreement to complete the job on the spot. Be sure to be courteous and give a receipt for all payment.

**ADVANTAGES:** If your family has these tools, they might be borrowed for your work, if you guarantee to care for them. You had better agree to do the family's yard work for free, to get the tools. For this job, it helps if there is a summer-long commitment to work certain yards, because the grass and weeds grow all the time. You can partially choose your own hours, but you'll do better if you weed and trim soon after the grass is cut.

**RISKS:** As with any electrical equipment, there is a hazard of shock, as you may have to deal with ungrounded sockets. You'll have to buy from your own income extra spools of cutting line as it wears out. If the cutter breaks down from the extra use, you'll have to bear part or all of the cost to repair it. Be sure to adjust your prices if you have to provide the grass and clippings bags. For this work, you have to be both fast and neat. If cleaning up after your work is not your thing, find another job.

# Run It

## (Writing Programs for Home and Small Business Microcomputer Users)

If you own or have access to a microcomputer, and can program in any language commonly used in business (e.g. BASIC, FORTH, LOGO, PASCAL or Assembler for that machine), you can perform business services for pay. It is not true that businesses only hire professional programmers with college degrees. In a small business, the owner/manager often needs only a small and simple program, or a program improvement. He or she may not know enough programming to do the job alone, and, in any case, wants to spend the time on the business rather than on programming. You will look for the very small business, perhaps a new business, where the family computer has been turned to business use from personal use.

You will not be able to charge the high fees commanded by the professionals. However, your effort will be aimed at the person who needs a very limited task done, on a small machine with limited memory.

**EQUIPMENT:** Small computer, with at least one disk drive and more likely two drives, monitor and printer, plus adequate paper and ribbons for the printer. The computer you have available will determine which development environment you will be able to use (e.g. DOS, Windows, MacIntosh System 7)

**TRANSPORTATION:** Car or bicycle. In the case of the city or large town, public transportation is fine, as you will not be doing the work at the business, except for the final set up and trial run.

**FIRST STEPS:** **(1)** These jobs assume that you do know how to operate and program machines rapidly and well. If you have had less than 6 months operating microcomputers, try another job. **(2)** Look over programs for business use that are available as "public domain" materials. See if you can improve on any of them. **(3)** Check out commercially available programs and debug really well a couple of programs of your own. You'll use these to demonstrate your skills.

# Bright Ideas

**MARKETING:** Strange as it may sound, you should avoid the computer magazines, newsletters, and journals. If a small-businessperson needs your help, they won't be looking in computer sources. Place small ads in shopper's guides, on bulletin boards, and in areas where there are very small businesses (1 to 10 employees). Look for places that supply postal boxes and other services for small businesses.

You'll do most of your business over the phone and by mail. To get that first set of referrals, you may have to do a few small and limited jobs for very little pay. Be careful to not underestimate the job. Everything seems to take twice as long to do as you anticipated.

**ADVANTAGES:** If you can program well, and can make a presentation for yourself, you can sell this service. Since you already have the computer and peripherals, your investment is mainly on expendable supplies (paper, printer ribbon, disks). You charge for your time and your materials, taking a mark-up on those materials. Keep in mind that the mark-up should include not only profit but also some money to repair or replace the computer. If you are using the family's computer, plan on paying the family for time spent on the machine by replacing expended items. You can often adapt programs previously published by others, adding or subtracting only a little code, and thereby saving a lot of time.

**RISKS:** Be careful not to buy "goodies" (special programs and disks) useful on only one job. You must keep your service simple and inexpensive, both for the customers and yourself. You will have to write clear documentation with each task, even if this is only a detailed letter accompanying the program. Remember KISS - Keep It Simple, or Suffer! If you fail to get a letter of agreement about means of payment for time spent, you might wind up getting less than you expected. Few customers new to computing realize the amount of time that must be spent on even the simplest program and its debugging.

# Keep Books: Books Make Good Pets

## (Using Home Bookkeeping Programs)

In lots of homes, especially those where both partners work, financial matters can get as complicated as any small business; only the amounts of money involved are smaller. If you have a microcomputer and home-accounting programs available, and are a person with a reputation for being able to keep secrets and confidences, you may be able to set up a business keeping track of money matters for other people.

In this business you will work only to the limits of your program. You won't try to compete with accountants and CPAs. You'll work only with families who are having trouble keeping their home accounts straight, and need help organizing. The computer and the software programming provide the expert knowledge and skill. You don't have to be an expert at anything but running the programs on your own computer. It would help if your computer is portable, but this is not a necessity. You will hire out, on an hourly basis, to assist in balancing checkbooks, making charts of weekly and monthly expenses against family income, and showing the actual costs involved in borrowing small amounts of money using credit cards, among other tasks. You'll use programs (such as the Home Accountant) and disks especially labeled for the use of specific homes, one disk to a family. You may also want to add the service of preparing their bill payments so that all they have to do is sign the check.

**EQUIPMENT:** Assuming the computer and peripherals are available, and you are familiar with a program, there is little equipment to buy. You'll have to pay for replacements for printer ribbons and paper. You'll use the phone a lot.

**TRANSPORTATION:** Car or public transportation

**FIRST STEPS:** **(1)** Be sure you know how to run the programs well and without constantly going back to the manual for hints. **(2)** Check out your neighborhood for people who may be having trouble with their family finances or simply prefer to have someone else write their checks, pay their bills and keep good records for them. **(3)** Put up 3x5 card notices in laundromats, grocery stores, and church bulletin boards, saying what you'll do, and giving your phone number.

# Bright Ideas

**MARKETING:** Small ads placed in local newspapers, and on bulletin boards. The key to this job is a reputation for fair and honest dealing, being good at the "details" and being able to KEEP YOUR MOUTH SHUT about your customer's money matters.

Your main task in getting work will be to establish a reputation for carefulness, good attention to details, as well as maintaining the confidentiality of your customers — as you will see all of their finances. Word-of-mouth advertising from satisfied customers will be a primary source of securing new customers. If you are gossipy and talkative about your clients' personal finances, be prepared to look for another business venture since the negative word-of-mouth advertising will "dry up" your pool of clients.

**ADVANTAGES:** In this job, you will work with what you have. You will spend most of your time entering financial data into the program as called for by its menus, and printing out summaries and tables, after the information is treated by the computer. You will also spend some of your time preparing customers' checks for signature.

**RISKS:** If you slip, or lose data, or enter incorrect numbers, you will very quickly lose your reputation, and not be able to get it back. You'd better protect yourself with a clearly-worded letter of agreement. You'll need to be available to help your customers on short notice, when there is an emergency. This job would allow a lot in the way of rewards, but also carries a lot of risk with it. You MUST be dependable and able to keep your mouth shut!

# Box Lunch

## (Sell Sandwiches at Places Where People Get Hungry and There Isn't Any Food)

One simple way to make money is to provide fresh food at a place where you ordinarily can't get it — college dormitories, fraternity and sorority houses, offices, and hair salons. While you could make your own, it's simpler to get sandwiches from a deli or sandwich shop near to you but not to the place where you'll sell. Buy a few dozen, pay for them (arrange for the best deal you can get, often a price less than the regular menu) in cash. Then take them around and sell directly at a markup to the person who is hungry. Your idea is to sell where food is not easily available.

**EQUIPMENT:** Perhaps a cooler to keep the food cold while you travel.

**TRANSPORTATION:** Walk or bicycle

**FIRST STEPS:** **(1)** Locate your best sandwich maker, You'll have to do a few days of "market research" here. (Don't eat all your research at one time!) **(2)** Make the arrangements for lunch, snacks, or after-dinner snacks. You'll have to pick up the sandwiches before the lunch or dinner rush. You will probably have to skip lunch or grab a quick bite, or eat early. **(3)** Locate and talk to the people where you will try to sell food. Find out what they'll pay, and when they want it, and probably what they want to eat. **(4)** Check to see if your city or town has health regulations you'll have to meet.

**MARKETING:** You're on your own here. Sell where you have a concentration of people who might get hungry between meals, who can't get away for lunch or those who prefer to eat lunch at their desks. For example, there are a large number of people who like to work out during the lunch hour and then have a sandwich waiting for them when they return to their offices. Look for places that are open 24 hours and run three shifts such as fire houses, police stations, nursing homes. hospitals, etc. All have many employees who don't have many options for places to eat. Police and firemen don't have much time to eat and get tired of fast food.

# Bright Ideas

**ADVANTAGES:** You've got some investment, but not much. If you can't sell it, you don't have to worry about lunch or dinner yourself.

**RISKS:** You have to have enough money to give an advance cash payment to the sandwich maker you select. Watch out that you don't invade some other vendor's space. That can lead to a lot of hassle. If you guess wrong about your supply or the demand, you may have to dump the food to keep it from spoiling. Don't even try to keep the sandwiches overnight.

# Check Your Fluids

## (Door to Door Auto Servicing)

It used to be standard for a gas station to service your oil, water, tire pressure, and anything else you requested . . . all without additional charge. For many people, since gas station attendants don't check the fluids, it means that they just don't get checked . . . until it's too late. Low fluids can mean anything from a minor inconvenience, such as being out of window washing fluid, to medium problems, like dead batteries, to major problems, such as transmission failure or frozen engines. You would offer a checklist service program. For a set fee, you would check the oil level, transmission fluid, washer fluid, antifreeze level, battery fluid, brake fluid, power steering fluid, rear axle lubricant, and tire pressure. The checklist is turned in to the customer. Along with the checklist is the price you would charge for replacing the fluids. Your customer can then have their service station do the work or can have you provide the fluids necessary for the price quoted.

**EQUIPMENT:** This project requires virtually no equipment . . perhaps a screwdriver and small hand tools, including a battery tester, antifreeze tester, and a good supply of rags. A copy of a good general auto repair manual would be helpful to have as a reference guide. It does require a basic knowledge of cars and how and where to check for fluids.

**TRANSPORTATION:** This is one business where you can provide the service with little or no transportation. Every neighborhood has lots of cars within easy walking distance. If necessary, you can use public transportation to move from neighborhood to neighborhood. A bicycle would make things easier, but it is really not necessary. Of course, if you will be offering to replace fluids, you will need to carry around a supply of various fluids. A bike with a large basket or a car will then be necessary.

# Bright Ideas

**FIRST STEPS:** **(1)** Make sure you know how to correctly check all of the fluids. Practice on your own car and cars of friends. Time yourself. This will help you set a price for your service. For example, if you want to earn $10.00 per hour, and you know that you can get two cars done in an hour (including time to travel between houses, and time to talk with customers), then you charge $5.00 per car for your service. **(2)** Next make up a sheet showing all of the fluids that you will check and the price for your service. The sheet should also have the name of your business, a place for the customer to sign to authorize you to do the work, a place for the make and model of the car to be checked, a place for the date, and a place next to each fluid for you to write the results of your checkup.

**MARKETING:** This idea would best make use of two approaches. **(1)** The use of fliers. Make up a flier describing your service, giving the price and letting customers know when you will be in their neighborhood. **(2)** Use a personal contact sheet. List all of your family and friends. Go to them first. Then ask them to give you the names of their friends who might want your service.

**ADVANTAGES:** You can perform this on your own time schedule — after school and on weekends. Also, there is very little investment of new money into this venture.

**RISKS:** If you are not able to attract many customers, you will not lose a lot of money since there is very little equipment needed for it. For most young people, they will probably use the equipment that their parents have anyway. The key factor here is the knowledge base about cars that you must have before starting this type of business. If you don't have that knowledge base, then it is not recommended that you try to gain it in a short period of time.

# More Ideas

The following pages contain more ideas that you can use to start your own business with little or no cash investment.

Teach what you know - everyone knows how to do something well. Parents will pay for their children to be taught a wide variety of things, as long as the teacher is enthusiastic, polite, and able to be trusted with their children.

Suggestion: Think of what you do well and enjoy doing. How about:

| | | |
|---|---|---|
| Basketball | Baseball | Soccer |
| Gymnastics | Cooking | Photography |
| Music | Juggling | Auto Mechanics |
| Bowling | Bike Repair | Art |
| Tutoring | Fishing | Science |

Parents want their children to learn but often don't have the time to teach them themselves. If you can do a good job, they will gladly pay.

Clean rain gutters. You can do it on a one-time basis or go after yearly contracts. Caution . . . only accept jobs with low roof lines. You don't have to risk serious injury to earn honest money.

Do windows. You won't have to work hard to get these contracts. Homeowners seem to hate cleaning windows. But in reality, it's really not a tough job. If you have a partner, it can even be fun. Again, only work the first floor or easily and safely accessible second floors.

Bicycle repair and spring tune-up. Most adults don't know the first thing about five-speed or ten-speed bikes. They buy them for their kids and for themselves but don't begin to know how to take care of them or make minor adjustments or repairs. A door-to-door service program would produce many customers.

# Bright Ideas

Delivery service for drug stores, corner stores, or dry cleaners. These businesses all have need for delivery services. They all have customers who need deliveries made to them. They don't do deliveries because it is too expensive to hire an adult and pay for a delivery car. You can contract with them to provide local deliveries. Your fee can come from the business, or the customer you're delivering to or half from both.

DJ at local parties . . . this is becoming a growing business area. If you enjoy music and people, put that expensive CD collection to work for you.

Buy some costume jewelry from a wholesale outlet, take it to a hair salon and sell it to the clients who are getting their hair done. You can markup the price of the jewelry from your purchase price because you are providing an additional service — having it readily available to the customer at a time when they can look at it.

Develop a car detailing service which involves washing and waxing the outside of the car, vacuuming the inside, waxing the dash and wheels, and cleaning and shampooing the rugs in the car. You may want to get a friend of yours to help you with this one.

Deliver any meal that people want to their home. For example, a Sunday breakfast could be delivered to the home to be served like room service in a hotel. This would be Sunday breakfast in bed. The same type of service could be provided for a lunch or dinner. Generally, this service would be for a small group, such as two to four people.

In a large hospital or clinic waiting room, sell inexpensive do-it-yourself activities to amuse the young people and adults while they are waiting to see the doctor. Examples include puzzles, put together blocks to make different items, yo-yo's, manipulative games for one person. Get the items from a wholesale shop and periodically go into the waiting rooms to sell them, moving from person to person. Be sure to get permission from the hospital or doctor.

# Oldies But Goodies

## Don't Forget These Ideas They Have Worked for Over 100 Years !!

Cut Grass and Do Gardening

Shovel Snow

Clean Vacant Lots

Deliver Papers

Shine Shoes (Don't laugh . . . there is PLENTY of money to be made!!)

Childcare and Baby-sitting

Wash and Wax Car

## MORE IDEAS

Fix a crack/stop a leak. Specialize in small repairs; only do small cracks in walls and leaky faucets. If you have basic tools, and are good with your hands, this is a winner.

Caulk and weatherstrip services. Do the small jobs that big companies won't touch. Specialize in senior citizen areas and on neighborhoods with smaller homes.

Sweep sidewalks in business districts. Bosses think clean fronts are very important, but it is hard to get employees to do this job. Go to any business area with a dirty front sidewalk and offer to clean it every day for a small fee. Offer to do a demonstration. Clean the front and if they like the job, you get the business. Then go next door and tell the second business you have the contract for the shop next door. Explain to them that since you'll be cleaning next door anyway you can give them a good price. Continue down the block to every business in the same area. If you don't mind hard work, this is a money maker. It can also grow into window cleaning and inside cleaning contracts.

Clean aquariums. If you like fish and know the basics of aquarium operation, there is plenty of work for you. There are millions of aquariums in the country and very few owners who like the job of cleaning them. If you do good work, you can have regular customers year-round.

Clean boats. If you live near water and enjoy outdoor work, spend some time near the docks. It doesn't matter whether you have pleasure boats or work boats, they all have to be cleaned regularly. This is one of the least-liked jobs for boat owners. Walk around and offer your services, and you'll be surprised at the number of takers you get.

# Bright Ideas

Pet identification tags. All pet owners know the importance of having an I.D. tag on their pet. However, most don't want to go through the trouble of sending away for a tag. With a small investment you can buy a tag-stamping machine and go door-to-door offering personalized tags. You can even charge more than the average since you are making it so convenient, or you could set up your operation at a mall where there is a lot of traffic. If you want to set up in a mall, be sure to get permission to do so from the mall's business office first.

Wake-up service. Lots of people have a real problem getting out of bed in the morning on time. When people travel and stay in hotels, they can ask the hotel operator to call them at a certain time in the morning. Lots of people like this because the call helps them get up on time. If you are an early riser and have a nice phone manner, this could be a real money-maker for you without working hard. You would place an ad in the paper offering the service. Since each call won't take much time or work, you can offer the service for a low cost, say from $.50 up to a dollar per day (as long as the call is not a long distance call). If you are organized, you can easily make 25 calls in an hour. You will have to keep track of your calls and send out bills, but you could do very well with this service.

# Bright Ideas

## Check Point! Check Your Understanding

1. Denise and Juan Rodriquez, who are twins and in the beginning years of high school, have a dilemma and are trying to figure out what to do. Their father and the two of them moved into this nice neighborhood a few months ago. Both Denise and Juan want to attend college but know that their father, who does not have a good job, will have difficulty having enough money to send both of them to the colleges of their choice. With the house payments and the medical bills accumulated from their mother's lengthy illness before her death, money is tight in their family. Their goal is to find some way the twins could get some additional money that they could stash away as savings to use when they need it for college.

Since they have been asked by their father to take care of the house, both of them would like to start some type of business that they could do out of the home. They thought and thought and thought. First of all, they looked at what things were wanted and demanded in their neighborhood. They identified many different ideas. One idea that intrigued them focused on some events which happened to them soon after moving into the neighborhood. Their neighbors were very good to them — inviting them over for dinner, coffee, etc. Because Denise and Juan were pretty good cooks, they extended their own hospitality by inviting their newfound friends over for dinner. The guests really enjoyed the Mexican dishes that Denise and Juan made. In fact, they raved about them, partly because such dishes were not commonly cooked in their neighbors' homes.

They then decided that starting a small-scale catering type of business might be a logical way to go. That is, they would develop the Mexican meal in their home, take the meal for two to four people over to the customer's home, heat up and serve the meal, and then clean up the dishes. Both of them wonder if they could actually do that. Help Denise and Juan make this decision by answering the following questions:

a. What equipment and supplies would they need to implement this enterprise? Do they already have any of the equipment? What new equipment or supplies would they need?

b. What would they need for transportation in order to get the goods and services to the customer?

c. What are some of the first steps that they should take in order to start this business? Have they already done some of the first steps?

d. How would you suggest that they market the concept?

e. Do you think they would need a lot of additional money to put their entrepreneurial opportunity into action?

f. What are the advantages to them of starting this particular entrepreneurial venture?

g. What are the risks to Denise and Juan for following this entrepreneurial venture? How do you think they should deal with these risks?

h. If you were Denise and Juan, would you start this venture? Why or why not?

2. One of the purposes of this module is to get you started in identifying and pursuing an entrepreneurial opportunity. To begin this process, answer the following questions:

a. As a first step in pursuing an entrepreneurial opportunity, write down at least five entrepreneurial opportunities that you believe would be successful in your neighborhood. Take them from the many ideas given in this chapter and from your own experience of sensing what would be wanted and needed in your own community.

b. For each one, indicate any special skills that the entrepreneur may need to have in order to carry out the idea. Then circle the one or ones which you believe that you are qualified to do.

c. Select the one idea which you believe you would like to pursue and over the next few weeks answer the following questions about the opportunity. If the idea you select is exactly what was covered in the module, please add to what the module has included here.

1. What equipment is needed? Do I have that equipment or can I secure that equipment in some way?

# Bright Ideas

2. What transportation is needed to produce and market the item that I am planning to sell? Do I have access to that type of transportation?

3. What are the first steps that I must implement before starting this business? Can I carry through on these first steps? Why or why not?

4. How should I market the item? Do I have the resources to market it in a way that it will be helpful to the operation?

5. What are the advantages to me in implementing this entrepreneurial opportunity?

6. What are the risks to me in implementing this entrepreneurial opportunity? Am I willing to put up with these risks?

7. After this analysis, should I pursue this entrepreneurial opportunity? Why or why not?